



**Pacific Crest**  
SAVINGS BANK

**CLIENT:** JRJ Development

**INDUSTRY:** Property Developer, Home Builder

**SERVICES:** Business Banking, Portfolio Loans,  
Income Property Lending and Construction Loans



## JRJ Development finds the nimble financing it needs to seize opportunities and build dreams into reality with Pacific Crest

JRJ Development doesn't just build dream homes, they know how to lay a concrete foundation for lasting success. In the booming multifamily development and homebuilding industries, that means being ready to build during market upturns and to seize property investment opportunities while they're hot and when they are not.

The Seattle-based property developer and custom homebuilder has been doing just that since 1991. According to JRJ Development owner Jason Kintzer, the key to staying on top is being just as fast, agile and adaptable as the market — and having a banking partner that can keep pace.

"In a competitive industry, quick loan approvals are crucial to seizing property development and investment opportunities," Kintzer said. "Every new loan request means a new business opportunity that JRJ needs to act on – the company's growth is compromised if we have to wait on lenders."

In 2010, Kintzer was looking for a new financing partner when he was referred to Pacific Crest Savings Bank. He wanted a bank that was fast and responsive to his needs, while also having extensive construction industry and local market knowledge. After experiencing the slower decision making of large banks, Kintzer was impressed by how Pacific Crest cut through the unnecessary layers he was accustomed to, without cutting any corners.

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JRJ also wanted a banking partner that understood the importance of its mission – building high-quality innovative homes that stand the test of time, constructed by local craftsmen who live, work and build in the same neighborhoods as their future neighbors. Striking a delicate balance of great quality and good technical performance delivered at an affordable cost is non-negotiable.

*“With one call to Pacific Crest, the project is moving and we maintain a critical lead over competitors.”*

“Partnering with Pacific Crest has allowed us to maximize our business growth and property portfolio,” Kintzer explains. “Pacific Crest knows our business, how to get things done, and that time is of the essence when we bring them a new project. With one call, the project is moving and we maintain a critical lead over competitors.”

In addition to ongoing property acquisition, construction and rehab loans, Pacific Crest has delivered unmatched service to JRJ through its business banking solutions and financial advice, all offered from local experts under one roof.

Kintzer recalled a time when he was building a personal rental property, that was a new category of project for the company, and he was researching the best way to finance it. He spoke with

Scott Gibson and immediately received three financing options, based on knowledge of JRJ’s portfolio and what would work best for the project. That type of construction industry knowledge and personalized advice has proven invaluable for JRJ’s business growth.

“We are honored to support JRJ with timely financing for their beautiful custom homes and groundbreaking property developments,” said Scott Gibson. “When driving around Seattle neighborhoods, it’s easy for me to recognize the high-quality construction features and designs of a home built by JRJ Development. We also know that to build a thriving property portfolio, you need a nimble lending partner that you can count on, and we hope to maintain that cornerstone in JRJ’s business for years to come.”

As JRJ Development constructs the streetscapes that form the fabric of our neighborhoods, Pacific Crest is proud to provide the financial foundation to bring even their most ambitious endeavors to life. Together they are turning dreams into reality.

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*To find out how Pacific Crest can help you, contact:*

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Pacific Crest Savings Bank is a local, independently owned community bank. We’ve been delivering the highest level of customer service and expertise to our community for over three decades.

We are committed to helping you build your future as you live in the present. Whether you are an individual, a small business owner, or a real estate investor, we take that commitment seriously. Beyond offering a full suite of competitive checking and savings products, we also build specialized loans for multifamily, commercial and residential properties and offer construction loans for our local builders.

You’ll like what you see from the Crest.™